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#### SENIOR CITIZEN SAFETY

### PROTECTING OUR MOST VALUABLE RESOURCE

One of the most valuable resources we have is our senior citizens. Collectively, they possess a vast array of knowledge based on experience.

Unfortunately, there are people in our society who prey on our older citizens. There are many characteristics of senior citizens which make them more susceptible to all types of crime. For example, some may lose their hearing or eye sight. Or simply, some may live alone or require special care.

The purpose of this valuable information is to make you aware of the crimes committed against senior citizens. It may teach you or others to spot criminals before they strike. Finally, it informs our senior citizens on who to contact if they are a victim of any crime. The most important thing a senior citizen must remember is <u>NOT</u> to be embarrassed. There is no loss of pride in admitting that you, (or another person) may have been victimized. If you do not report the crime, the next victim may be a close friend or relative. You may feel responsible for the next victim knowing that you could have helped apprehend the criminal before he or she struck again.

#### CRIMES COMMONLY COMMITTED AGAINST SENIOR CITIZENS

We must first realize senior citizens are susceptible to all types of crimes. The purpose of this section is to make you aware of the crimes which are specifically targeted toward senior citizens.

\*Mail Fraud
\*Con Artists
\*Check Fraud
\*Purse Snatching
\*Mugging
\*Burglary
\*Rape
\*Physical and Mental Abuse

### MAIL FRAUD

There are many types of mail fraud. You must first know that any crime perpetrated through the United States Post Office mail must be reported to the Office of the Postal Inspector. The number can be found in the telephone book under United States Government or by calling your local post office. These crimes may include bogus sales proposals, "MAIL ORDER HOUSES", or credit schemes.

The best way to avoid becoming a victim of mail fraud is to read all your mail <u>carefully</u> and verify all information you receive. For example, before you sign up for insurance through the mail, call the **Insurance Commissioner** of your state to see if the company is licensed to conduct business in that state. If you believe the information is false, report it. Be suspicious of a business that does not supply a street address!

As a final guideline, <u>NEVER</u> give out personal information such as social security numbers, credit card numbers, or a date of birth over the phone or on a reply card. This type of information is precious and should be guarded. If the wrong people were to obtain this information, they can apply for credit in your name, and <u>you</u> will be paying the bill.

## **CON ARTISTS**

There is no definition of a con artist. Generally, this is a person who makes an attempt to get you to pay "too much", pay exorbitant interest rates, receive shoddy merchandise, or simply "take your money". They are everywhere and you cannot tell a con artist by looking at them. NO ONE CAN! A con artist may seem like the nicest person you have ever met.

Here are some guidelines designed to keep you from becoming a victim of a con artist.

# . NEVER:

- © Sign anything without thinking about it carefully
- © Pay until you have the merchandise or a receipt
- Buy without comparing prices
- © Allow someone to rush you into a decision
- Do business with someone you can't contact later

The best advise you can follow is a saying you have heard many times:

# IF IT SOUNDS TOO GOOD TO BE TRUE...IT PROBABLY IS!!

## **CHECK FRAUD**

There are basically three types of check fraud you may fall victim to. The first involves the receipt of a "bad" check. The second involves the theft of a check intended for your use. The third involves the use of your personal checks. Check fraud is not only an inconvenience, it can send you into financial ruin.

If you are in a position to receive checks from a tenant or customer of any kind, verify the information on the check. Do not be afraid to ask for a driver's license and copy down the information. If possible, accept only cash, certified checks, or bank checks.

Social security and retirement checks are often stolen. The victims relatives are often involved in this crime. The sad fact is, many senior citizens have their income checks stolen from them by a relative they have trusted with their finances. The best protection is to handle your own affairs. If you have difficulty with this, remember you can learn to be effective. The local senior citizens centers and hospitals offer classes to teach you how to manage your own affairs. Most companies will allow you to have your checks "direct deposited" into your account to eliminate a trip to the bank each month. This may allow you to handle your own finances if you currently rely on someone else for a ride.

The last type of check fraud is perpetrated using your personal checks. The most effective way to reduce your risk of becoming a victim is to closely guard your personal checks. NEVER carry your checks in the same wallet with your identification. Always write down the numbers of the checks you are carrying with you at home. If your checks are lost or stolen, or you find one missing in the stack, you must notify your bank immediately!

### **PURSE SNATCHING**

You can prepare yourself for this crime by carrying only essential items in your purse. Do not carry anything in your purse you cannot afford to lose. This includes:

- © Large sums of money
- Address books
- Personal items

Your purse should only contain the items you will NEED while you are out. You should also avoid purses with long straps. They can easily be pulled off your shoulder and may make you a more likely target. Try to wear a "fanny pack" which straps around your waist. A side benefit is the weight of the items you carry will sit on your hips and may help eliminate sore shoulders after a long day.

Most importantly, if someone tries to take your purse... LET IT GO!

You can be seriously hurt by trying to hold on to a purse or other item. More than likely, you will not be able to do so against someone who is younger, stronger, and faster than you.

### **MUGGING**

Most people do not know they are being mugged until they hit the ground. Muggers want you on the ground to disable your ability to fight or run. A mugger wants to create a feeling of fear. Once you are pushed to the ground you have very few options available to you. Your efforts must start before the mugger gets close to you.

When you are walking, keep your head up. Look and listen for anything that seems suspicious. If you see something or someone that makes you leery, go to safety.

Do not walk to your car or anywhere you will be alone. Keep your keys in your hand as you approach your car and house to get in quicker. Above all, avoid any situation in which you sense danger.

## BURGLARY

Senior citizens may be more prone to burglaries due to the patterns they have. It is common to have a meeting "every Thursday for lunch" or "on Tuesday mornings". 96% of all burglaries occur during the day so it is important to give the appearance of being home all the time. Here are some hints:

- Answer the door
- © Leave the television or radio on
- Turn down the ringer on your phones
- Install dead bolt locks
- © Consider a security system
- O Lock the doors when you are home
- © Have a neighbor pick up your mail and paper if you are away

Be careful who you tell your business to. If you have a relative who is getting married or you are attending a funeral, try to leave someone at your house. If the notice is published in the newspaper, you could become a victim. Lastly, call the police and have them inspect your house. There are many inexpensive ways to deter burglars. In addition your home may be put on a zone patrol and it is free to you.

### RAPE

Rape is a crime being committed more and more against the elderly. The Grady Rape Crisis Center reports their oldest victim as being 90 years old. Many times these crimes are committed by people familiar to the victim. Here are some guidelines especially tailored to senior citizens, but also apply to everyone.

- ©Do not have a visitor in your home unless you know them well
- © If you find yourself in a vulnerable position, try to get someone on the phone
- © Recognize dangerous situations and take action before they develop
- © Realize it CAN happen to you!

Rape is not a crime of sex. It is a crime of power. People have used rape as a way of scaring senior citizens into submission. Phrases such as "no one will believe you" and "people will think you're crazy" can have a devastating affect. You must remember-NO WOMAN EVER ASKED TO BE RAPED! Try to avoid any situation that has the potential for you to be caught alone with anyone you are not familiar with and if you become a victim, seek medical help, then report the incident to the police.

### PHYSICAL AND MENTAL ABUSE

There are many motives for this type of abuse. It may be financial, social, or a need to feel power. What ever the reason, it cannot continue. No one deserves to be abused. If you call 911, the police will look for signs of physical abuse. If they see it, they will make an arrest. A person that has been abused does not have to worry about being identified as the person that reported the abuse. The sad thing about this type of abuse is the perpetrator is often a relative. The only way to get proper help for the victim(s) and the perpetrator is to contact the authorities. There are funds available to help victims of abuse and agencies designed to assist with everything from finding a place to live to counseling the victim.

Our senior citizens are a coveted part of our community. The police department stands ready and willing to assist in any way possible. This may be with enforcement of the law or classes designed to teach new methods to live in safety.

If you have any further questions about the Senior Citizen Safety program please call the Cobb County Police Department Community Education Unit at (770)499-4134.